

How We Got Ourselves Out of Debt

THIS bit of practical method is not the work of either a professional or an amateur financier. It does not purport to settle all family business difficulties. It is the story of failure—not success. But the message is there.

The writer is past thirty and has been married eight years. His income—very like "all Gaul"—is divided into three parts, five hundred dollars from literary work; twelve hundred from lecture work; with a generous income from heading a department in a Kentucky institution. This should make a living, surely, sufficient for two adults and two babies.

But it didn't!

The Awakening

ABOUT fourteen months ago we suddenly awoke to the fact that we were running farther behind every month. The revelation sickened and distressed us. We were then about twelve hundred dollars in absolute debt.

Panicky—and, I fear, simpering—I strove to find a larger salary in another institution. Failing, I rushed to this friend and that, only to find that money in our community was air-tight and chained in addition.

Then I faced the situation somewhat squarely, and with a brave wife started in to reduce expenses and "pay off." Our methods are so simple that you may scoff at them. But they worked with us. They have paid off a huge amount of debt; at least, huge to us. By the same methods one may accumulate funds.

We Get Our Change

FIRST. We were ordering by telephone. We had one dry-goods bill of \$81 which we supposed was about \$20. We had a grocery bill of \$110 which I honestly thought was about \$40 or \$50. Not being pressed, we had allowed the butcher to credit us to the amount of \$75.

You see, we are reputable citizens. We are church folk. "Sometime they will pay up!" sang the chorus in their varied stores; and they allowed the telephone to keep adding to our misery.

How did we meet the telephone imp? Well, my wife says, "Kindly send us a fifty-cent pork roast and change for a dollar!" We send our maid with cold cash when we wish to buy anything at the dry-goods store. We have slain that abominable little insect!

Nibbling at the Big Bills

SECOND. We had known some bills were large, and therefore left them absolutely alone in their glory. No month ever came when we felt free to say, "Now we'll pay off that furniture bill of forty dollars." No, my friends; such months

are rarer far than the proverbial days of June.

True, an occasional statement of our account marred the absolute serenity of home joy; but the first of the month soon ebbs out into those glorious bill-proof days. Undisturbed, we little heeded our danger.

But finally a terse note from a collection agency gave us cold chills. How did we go about to secure a remedy? We began by nibbling at them—the big bills. We paid off a \$300 note by compelling ourselves boldly to hand over twenty-five dollars every month. The furniture bill we faced at the rate of five dollars a month.

We kept right after those debts. And fives and tens will eventually pay off anything—even a plumber.

We Tackle the Small Bills

THIRD. We knew we had a small raft of small debts. We owed one jeweler eight dollars, and promptly changed shops to keep from annoyance. We owed eight here, six-thirty there, seven-twenty at another shop.

Being cultured and not wishing to offend, we slid by these merchants or, like the Levite, more often "passed by on the other side." Now I walk straight past these same stores and their owners.

We quit shamming. We borrowed a large amount of money—large for us—and paid off all the tag-end, no-account bills.

Grocer Comes Before Garage

FOURTH. None of our associates entertained in a class with us. We were locally famous for doing things correctly, decently, and in order. We always had "the extra touch," which—by way of moralizing—always means an extra "touch." Our printing bill was large. We were kind to the caterer, too. We helped the florist maintain himself, with genial smiles for us. We were strong on "fancy groceries." But the butcher and baker were left unpaid!

So we changed our course. Little by little we surprised ourselves by self-denials. We are not racing our neighbors any more. People have forgotten to compliment our clever dinners and distinctly different parties. We are hospitable, I hope, but with a more wholesome brand of hospitality.

And it's great to be even with the world! It is like an immortal's tonic to get a "receipt" and know that you have been manly and womanly and worth-while. Sacrificing begins to take on a sort of domesticated glamour. The automobile can wait. The grocer must be paid before the corner garage makes money. Even old clothes rest rather comfortably on buoyant shoulders.

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